IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE BOARD OF PATENT APPEALS AND
INTERFERENCES

In re application of		)
	Nick Steele, et al.	)
Serial No.:	09/933,567	)
Filed:	August 20, 2001	)
For:	BRANDING AND REVENUE SHARING FOR FACILITATING STORAGE, MANAGEMENT AND DISTRIBUTION OF CONSUMER INFORMATION	)
Examiner:	Greta L. Robinson	)
Group Art Unit:	2168	)

AMENDED BRIEF OF APPELLANTS

(As Amended Pursuant to Notice of Non-Compliant Appeal Brief mailed May 7, 2008)

Mail Stop Appeal Brief - Patents
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

On February 1, 2008, Appellant timely filed a Notice of Appeal and Pre-appeal Brief Request for Review from the action of the Examiner finally rejecting claims 1, 3-5, 7-9, 11-13, and 63-71 in this application. A Notice of Panel Decision from Pre-Appeal Brief Review was mailed on February 8, 2008. A Notice of Non-Compliant Appeal brief was mailed May 7, 2008. This amended appeal brief is being filed under the provisions of 37 C.F.R. § 41.37. The filing

fee of $510.00, as set forth in 37 C.F.R. § 41.20(b)(2), has been paid previously. This brief is being filed on June 5, 2008, within one month of the mailing data of the Notice of Non-Compliant Appeal Brief and is therefore timely under 37 C.F.R. § 1.136

REAL PARTY IN INTEREST

The real party in interest is Grdn. Net Solutions, LLC, by way of assignment from Guardian Networks, LLC. The assignment documents were recorded at Reel No. 019920, Frame 0579 in the United States Patent and Trademark Office on October 5, 2007.

RELATED APPEALS AND INTERFERENCES

There are no related appeals or interferences.

STATUS OF CLAIMS

The application was originally filed with claims 1-72. Claims 14-19 and 21-62 were withdrawn from consideration as being directed to a nonelected species in the Office Action mailed September 29, 2005. Claims 2, 6, and 10 were canceled by the Amendment mailed February 27, 2006. Claims 20 and 72 were canceled by the Amendment mailed September 11, 2006. Claims 14-19 and 21-62 were canceled by the Amendment filed August 20, 2007. Pending claims 1, 3-5, 7-9, 11-13, and 63-71 stand rejected and have been appealed.

STATUS OF AMENDMENTS

All amendments have been entered by the Examiner, and claims 1, 3-5, 7-9, 11-13, and 63-71 are presented on appeal in the same form as that finally rejected by the Examiner.

SUMMARY OF CLAIMED SUBJECT MATTER

The subject matter described in the specification of the present application is generally directed to systems and methods for facilitating online transactions. Support in the specification for the invention claimed by independent claims 1, 5, 9, 13, and 63 and dependent claims 7, 8, 11, 12, and 70 will be summarized below. The sections of the specification referenced below with respect to the claims refer merely to exemplary embodiments of the claimed invention.

A. Claim 1

Claim 1 relates to a computer-implemented method, including "receiving consumer profile information over a distributed network at a host server." *See, for example in one embodiment, Specification* at ¶ 22. The consumer profile information is transferred "from the host server to a central data repository for storage in a plurality of information accounts associated with a plurality of different consumers." *See, for example in one embodiment, id.* at ¶ 79. The information accounts are "logically associated with a plurality of exchanges each information account associated with at least one exchange." *See, for example in one embodiment, id.* at ¶ 85. An exchange "comprises a group of one or more servers that are authorized and configured to accept the consumer profile information from a particular information account at the request of a consumer." *See, for example in one embodiment, id.* at ¶¶ 88-89.

The host server receives "requests from the exchanges ... for consumer profile information in specific information accounts." *See, for example in one embodiment, id.* at ¶ 41. The host server responds to the requests "by retrieving some or all of the consumer profile

information from said central data repository." *See, for example in one embodiment, id.* at ¶ 46. The host server conveys "some or all of the consumer profile information to the requesting exchange, provided that the information account storing the consumer profile information is associated with the requesting exchange." *See, for example in one embodiment, id.* at ¶ 46.

B. Claim 3

Claim 3 relates to a method wherein an information account includes "an identification of an originating vendor or entity." *See, for example in one embodiment, id.* at ¶ 98. The method further includes "maintaining a transaction log recording utilization of each information account to allow for compensation to the information account's originating vendor or entity." *See, for example in one embodiment, id.* at ¶¶ 94, 98.

C. Claim 5

Claim 5 relates to a computer memory storing an application for causing a processor to "receiving consumer profile information over a distributed network at a host server." *See, for example in one embodiment, Specification* at ¶ 22. The consumer profile information is transferred "from the host server to a central data repository for storage in a plurality of information accounts associated with a plurality of different consumers logically associated with a plurality of exchanges." *See, for example in one embodiment, id.* at ¶ 79. Each information account is "associated with at least one exchange, wherein an exchange comprises a group of one or more servers that are authorized and configured to accept the consumer profile information from a particular information account at the request of a consumer." *See, for example in one embodiment, id.* at ¶¶ 88-89. The application causes the processor to receive "requests at the host server from the exchanges for consumer profile information in specific information accounts." *See, for example in one embodiment, id.* at ¶ 41. The application responds by

"retrieving some or all of the consumer profile information from said central data repository and conveying some or all of the consumer profile information to the requesting exchange, provided that the information account storing the consumer profile information is associated with the requesting exchange." *See, for example in one embodiment, id.* at ¶ 46.

D. Claim 7

Claim 7 relates to a central data repository further that stores for "each information account, an identification of an originating vendor or entity." *See, for example in one embodiment, id.* at ¶ 98. A computer memory stores instructions operable to cause a processor to "maintain[] a transaction log recording utilization of each information account to allow for compensation to the information account's originating vendor or entity." *See, for example in one embodiment, id.* at ¶¶ 94, 98.

E. Claim 8

Claim 8 relates to a computer memory storing an application operable to receive requests that "are initiated from activity at user computers in communication with the exchanges over the distributed network." *See, for example in one embodiment, Id.* at ¶ 41.

F. Claim 9

Claim 9 relates to a system for managing information, including "a central data repository accessible over a distributed network for storing consumer profile information, said central data repository comprising a plurality of information accounts associated with a plurality of different consumers, logically associated with a plurality of exchanges." *See, for example in one embodiment, id.* at ¶ 79. "[E]ach information account [is] associated with at least one exchange, wherein an exchange comprises a group of one or more servers that are authorized and

configured to accept the information from a particular information account at the request of a consumer." *See, for example in one embodiment, id.* at ¶¶ 88-89. "[A] host server [is] in communication with the distributed network" and receives "requests from the said exchanges for consumer profile information in specific information accounts." *See, for example in one embodiment, id.* at ¶ 41. The host server responds to the requests by "retrieving some or all of the consumer profile information from said central data repository and conveying some or all of the consumer profile information to the requesting exchange, provided that the information account storing the consumer profile information is associated with the requesting exchange." *See, for example in one embodiment, id.* at ¶ 46.

G. Claim 11

Claim 11 relates to a system wherein a "central data repository further comprises, for each information account, an identification of an originating vendor or entity." *See, for example in one embodiment, id.* at ¶ 98. A server maintains a transaction log recording utilization of each information account to allow for compensation to the information account's originating vendor or entity." *See, for example in one embodiment, id.* at ¶¶ 94, 98.

H. Claim 12

The requests received by the host server for consumer profile information may be "initiated from activity at user computers in communication with the exchanges over the distributed network." *See, for example in one embodiment, Id.* at ¶ 41. The user activity may include a user interacting with a web page to purchase a product, for example. *See, for example in one embodiment, Id.* at ¶ 41.

I. Claim 13

Claim 13 relates to a computer-implemented method, including "receiving consumer profile information relating to a plurality of different consumers at a host server." *See, for example in one embodiment, Specification* at ¶ 22. The consumer profile information is transferred "from the host server to a central data repository for storage in a plurality of information accounts, associated with a plurality of different consumers, collectively associated with a plurality of exchanges." *See, for example in one embodiment, id.* at ¶ 79. The exchanges include "a logical grouping of one or more servers communicating with user devices over a distributed network, and each information account being associated with at least one of said exchanges, wherein the one or more servers are authorized and configured to accept the consumer profile information from a particular information account at the request of a consumer." *See, for example in one embodiment, id.* at ¶¶ 88-89. The method further includes "receiving requests from the servers in said exchanges for consumer profile information in specific information accounts." *See, for example in one embodiment, id.* at ¶ 41. The method includes responding to the requests "by retrieving some or all of the consumer profile information from said central data repository and conveying some or all of the consumer profile information to a server within the requesting exchange, provided that the information account storing the consumer profile information is associated with the requesting exchange." *See, for example in one embodiment, id.* at ¶ 46.

J. Claim 63

Claim 63 is directed to a system including "a central data repository operable for receiving consumer information elements from a host server." *See, for example in one*

embodiment, id. at ¶ 22. The central data repository stores "a plurality of branded information accounts, relating to a plurality of different consumers." *See, for example in one embodiment, id.* at ¶ 88. "[E]ach branded information account compris[es] a plurality of [] consumer information elements, stored in a tagged data format [and] associated with a consumer and an identification of a sponsor of the branded information account." *See, for example in one embodiment, id.* at ¶ 35.

The host server is "configured for managing communications between the central data repository and network devices across a distributed network." *See, for example in one embodiment, id.* at ¶ 32; Figure 1. The network devices include "at least one client device and at least one vendor server." *See, for example in one embodiment, id.* at ¶ 32. The client device executes "a browser for interacting with a web page file hosted by [the] vendor server." *See, for example in one embodiment, id.* at ¶ 34. "[T]he vendor server is a member of an exchange comprising a logical grouping of servers authorized to interact with one or more of the branded information accounts." *See, for example in one embodiment, Id.* at ¶¶ 88-89.

The host server is "configured to retrieve selected consumer information elements from the central data repository in response to requests from the network devices." *See, for example in one embodiment, Id.* at ¶¶ 41, 46. The host server is also configured to "transmit the selected consumer information elements across the distributed network for use by the requesting network devices." *See, for example in one embodiment, Id.* at ¶ 46.

K. Claim 70

Claim 70 relates to a system "wherein a network device uses [] selected consumer information to complete a transaction." *See, for example in one embodiment, Id.* at ¶ 95. "[T]he host server stores a transaction log associating the transaction with an originating vendor credited

with facilitating origination of the branded information account and a transacting vendor credited with using the branded information account to complete the transaction." *See, for example in one embodiment, Id.* at ¶ 98. "[R]evenue received in connection with the transaction may be shared with the originating vendor and the transacting vendor according to a revenue sharing model." *See, for example in one embodiment, Id.* at ¶ 95.

GROUNDS FOR REJECTION TO BE REVIEWED ON APPEAL

1. The Examiner's rejection of claims 1, 4, 5, 8, 9, 12, 13, 63, and 65-69 under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent 6,285,983 ("Jenkins").

2. The Examiner's rejection of claims 3, 7, 11, 64, 70, and 71 under 35 U.S.C. § 103(a) as being unpatentable over Jenkins in view of U.S. Patent 6,029,141 ("Bezos").

ARGUMENT

A. Grouping of Claims

Claims 1, 5, and 13 stand or fall together.

Claim 63 stands or falls alone.

Claims 3, 7, and 11stand or fall together.

Claim 70 stands or falls alone.

Claims 8 and 12 stand or fall together.

B. Jenkins Fails to Anticipate Independent Claims 1, 5, 9, and 13.

1. Summary of Jenkins

Jenkins discloses a system wherein information is gathered about individual consumers through data mining and then stored in a central server. Some of this information is gathered from entities whose primary function is to collect such data, including ACNielsen and Information Resources, Inc. ("IRX"). Col. 4, lns. 42-45. Other data may be obtained using commercially available tools and algorithms. Col. 6, lns. 6-16. The data is analyzed to generate information about classes of consumers that may be useful to marketers, such as "buying habits, web browsing history, or household income." Col. 4, lns. 57-58. The information is provided to marketers to facilitate crafting of offers for consumers.

The information provided to marketers does not include any information regarding a specific consumer in order to protect consumer privacy. Col. 5, lns. 16-21 ("The class records 62 are preferably traceable to individual records 52 only be means of an index 54 securely stored on the secure server 22, thus ensuring the privacy of individual consumers 10.").

Marketers that receive the class information may then generate a customized offer based on the information. Col. 5, lns. 33-44. The offer is then transmitted to the central server that transmits the offer to members of the class using an index relating each consumer to the class. Col. 5, lns. 22-44. Consumer responses to the offers are relayed to marketers by the server, again, without revealing information regarding the identity of the consumer. Col. 5, lns. 59-67 ("The consumer response is preferably also forwarded by the system 20 to the marketer 30 that initiated the offer for order fulfillment or offer revision after removing consumer identification information....").

II. Jenkins fails to disclose all of the elements of claims 1, 5, 9, and 13

In contrast with Jenkins, claim 1 recites:

> 1. A computer-implemented method, comprising the steps of:
> receiving consumer profile information over a distributed network at a host server;
> transferring the consumer profile information from the host server to a central data repository for storage in a plurality of information accounts associated with a plurality of different consumers, logically associated with a plurality of exchanges each information account associated with at least one exchange, wherein an exchange comprises a group of one or more servers that are authorized and configured to accept the consumer profile information from a particular information account at the request of a consumer;
> receiving requests from the exchanges at the host server for consumer profile information in specific information accounts; and
> responding to said requests by retrieving some or all of the consumer profile information from said central data repository and conveying some or all of the consumer profile information to the requesting exchange, provided that the information account storing the consumer profile information is associated with the requesting exchange.

Jenkins discloses a system that is entirely different from the invention of claim 1 and therefore fails to anticipate. The consumer information in Jenkins is mined and distilled into class information and distributed to marketers all without providing a means to receive any authorization or a request from a consumer. Jenkins therefore fails to teach or suggest a method

"...wherein an exchange comprises a group of one or more servers that are authorized and configured to accept the consumer profile information from a particular information account at the request of the consumer..." as recited in claim 1.

The information provided to the marketer in Jenkins relates to a class of consumers with no identifying information provided. Jenkins therefore further fails to disclose the step of "...receiving requests from the exchanges at the host server for consumer profile information in specific information accounts..." as recited in claim 1.

The Examiner has characterized consumer responses to offers in the system of Jenkins as satisfying the above elements. Office Action Mailed November 1, 2007, pages 3-4. It is important to note that the consumer responses to offers in Jenkins occur after the marketer has accessed the consumer information in order to craft an offer. It is therefore clear that the marketer does not access the consumer data "at the request of the consumer."

Furthermore, the consumer responses to offers do not suggest anything other than responses. The responses do not include authorization for the release of consumer data to the marketer or anyone else. The consumer responses to the offers are forwarded to the marketer only "after removing consumer identification information." Col. 5, lns. 59-67. Jenkins further states that offers are made by way of the system "even though the marketer has no knowledge of the identity of any particular consumer." Col. 7, lns. 23-26.

Jenkins further fails to describe an exchange as recited in claim 1. Jenkins discloses only the functionality of a central server noted above, wherein consumer data is mined and then used to distill class information that is distributed to marketers without any identifying information. The central server and the marketers in the system of Jenkins can therefore not be characterized as an exchange "comprising a group of one or more servers that are authorized and configured to

accept the consumer profile information from a particular information account at the request of a consumer" as recited in claim 1.

The Examiner has characterized the sources of information, such as ACNielsen, as exchanges. However, ACNielsen and the other sources of information only relate to data mining. They are not "authorized and configured to accept the consumer profile information from a particular information account at the request of the consumer" as recited in claim 1. Jenkins does not describe the sources of information, such as ACNielsen, as accepting information from the central server at a consumer's request.

The central server of Jenkins further does not perform the step of "receiving requests from the exchanges at the host server for consumer profile information in specific information accounts" with respect to ACNielsen and the other sources of information. Jenkins only describes ACNielsen and the like as a source of consumer data, not as a requester of information.

Jenkins also does not describe ACNielsen as performing the step of "...transferring the consumer profile information from the host server to a central data repository for storage in a plurality of information accounts associated with a plurality of different consumers, logically associated with a plurality of exchanges, each information account associated with at least one exchange...." The data stored in the central depository of Jenkins is associated with classes of consumers, not exchanges comprising groups of one or more servers.

The system of Jenkins further does not include verifying whether a marketer or one of the data mining services is a member of the exchange with which the class information is associated. For example, neither ACNielsen nor the marketers perform the step of "...conveying some or all of the consumer profile information to the requesting exchange, provided that the information account storing the consumer profile information is associated with the requesting exchange...."

The above arguments apply with equal weight to claims 5 and 13, which include similar language.

Claims 3, 4, 8, 9, and 12 are dependent on claims 1 and 5, respectively, and are therefore allowable.

C. Jenkins fails to disclose the elements of Claim 63

Claim 63 recites:

> 63. (Previously Presented) A system comprising:
> a central data repository operable for receiving consumer information elements from a host server and storing a plurality of branded information accounts, relating to a plurality of different consumers, each branded information account comprising a plurality of said consumer information elements, stored in a tagged data format, associated with a consumer and an identification of a sponsor of the branded information account;
> the host server configured for managing communications between the central data repository and network devices across a distributed network, the network devices comprising at least one client device and at least one vendor server, said client device executing a browser for interacting with a web page file hosted by said vendor server, wherein the vendor server is a member of an exchange comprising a logical grouping of servers authorized to interact with one or more of the branded information accounts; and
> wherein said host server is further configured to retrieve selected consumer information elements from the central data repository in response to requests from the network devices, and to transmit the selected consumer information elements across the distributed network for use by the requesting network devices.

Jenkins discloses a system wherein consumer data is collected and then "cleaned, aggregated and abstracted to create uniformly-formatted individual records 52." Col. 4, lns. 59-61. This data is distilled into class databases that are accessed by marketers in order to craft offers for classes of consumers. Col. 5, lns. 33-44. Jenkins makes no reference and contains no teaching or suggestion to use "a central data repository operable for receiving consumer information elements from a host server and storing a plurality of branded information accounts,

relating to a plurality of different consumers, each branded information account comprising a plurality of said consumer information elements, stored in a tagged data format, associated with a consumer and an identification of a sponsor of the branded information account." The individual records 52 are not disclosed as containing any reference to a sponsor and cannot be considered the "branded information accounts" including "an identification of a sponsor of the branded information account" as recited in the claim in combination with the other elements of the claim.

Claims 64-71 are dependent on claims 63 and are therefore allowable.

D. Jenkins fails to disclose the elements of Claims 8 and 12

Claim 8 recites:

> 8. The computer memory of claim 5, wherein said requests are initiated from activity at user computers in communication with the exchanges over the distributed network.

As noted above, Jenkins fails to disclose a system wherein servers of an exchange are "authorized and configured to accept … consumer profile information from a particular information account at the request of the consumer." as recited in claim 1. Jenkins further fails to describe that the requests are "initiated from activity at user computers in communication with the exchanges over [a] distributed network" as recited in claim 8.

The marketers that access the class information of Jenkins do not receive requests generated by user activity. The marketers access the marketing information on their own account without receiving any input or authorization based on activity occurring on a user computer. Consumers may respond to offers made to them in the system of Jenkins, but access to the class information occurs before any consumer response is received. Responses to the offers are also not interpreted as providing authorization or as a request to access the class

information. As noted above, the consumer responses to the offers are forwarded to the marketers after removing consumer identification information. Col. 5, lns. 59-67 ("The consumer response is preferably also forwarded by the system 20 to the marketer 30 that initiated the offer for order fulfillment or offer revision after removing consumer identification information....").

The above arguments apply with equal weight to claim 12, which includes similar language.

E. Claims 3, 7, and 11 are non-obvious in view of Jenkins and Bezos

I. Summary of Bezos

Bezos teaches a system wherein an associate registers with a merchant. Col. 1, lns. 56-58. The associate provides marketing information for the merchant on the associate's website. Col. 1, lns. 58-61. Customers click links on the associate's website and are routed to the merchant's website. The merchant tracks the origin of customers and compensates the associate for transactions involving consumers routed from the associate's web site. Col. 1, ln. 66 – Col. 2, ln. 3.

II. Jenkins and Bezos fail to teach or suggest all of the claim elements of claims 3, 7, and 11

In contrast with Bezos, claim 3 recites:

> 3. The method of claim 1, wherein said central data repository further comprises, for each information account, an identification of an originating vendor or entity, said method further comprising the step of:
> maintaining a transaction log recording utilization of each information account to allow for compensation to the information account's originating vendor or entity.

Jenkins discloses transactions wherein an offer is sent from a marketer to a central server, which forwards the offer to customers generally targeted by the offer. Customer responses to the

offers are sent to the central server and then forwarded to the marketer without consumer information. Compensating, for example, the central server, for forwarding the customer response to the marketer, as in the system of Bezos, fails to remedy the abovenoted deficiencies of Jenkins with respect to claim 1 from which claim 3 depends.

Furthermore, compensating the associate in Bezos or the central server in Jenkins based on consumer acceptance of an offer does not constitute "maintaining a transaction log recording utilization of each information account to allow for compensation to the information account's originating vendor or entity" as recited in claim 3. The associate in Bezos never "utilizes" an information account for a consumer: the consumer is simply routed to the merchant web site without ever providing any information to the associate. Compensation in Bezos is based on the referral of consumers, not on the use of consumer information.

The above arguments apply with equal weight to claims 7 and 11 which include similar language.

F. Claim 70 is non-obvious in view of Jenkins and Bezos

Claim 70 recites

> 70. The system of claim 63, wherein the network device uses the selected consumer information to complete a transaction;
>
> wherein the host server stores a transaction log associating the transaction with an originating vendor credited with facilitating origination of the branded information account and a transacting vendor credited with using the branded information account to complete the transaction, so that any revenue received in connection with the transaction may be shared with the originating vendor and the transacting vendor according to a revenue sharing model.

As noted above, Jenkins fails to disclose of the elements recited in claim 63, upon which claim 70 depends. The teachings of Bezos fail to remedy this deficiency. Furthermore, there is no reference in Bezos to storing "a transaction log associating the transaction with an originating

vendor credited with facilitating origination of the branded information account and a transacting vendor credited with using the branded information account to complete the transaction." In the system of Bezos a merchant tracks which associate referred customers to its website and provides compensation accordingly. Col. 1, ln. 66 – Col. 2, ln. 3. There is no reference to a branded information account, use of a branded information account, or recording who originated and used a branded information account.

CONCLUSION

Because the Examiner has failed to identify each of the elements of the claims in the prior art, Appellant respectfully requests that the Examiner's rejections of the appealed claims be removed, and that claims 1, 3-5, 7-9, 11-13, and 63-71 be allowed.

Dated this 5th day of June 2008.

Respectfully submitted,

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CLAIMS APPENDIX

1. (Previously Presented) A computer-implemented method, comprising the steps of:

receiving consumer profile information over a distributed network at a host server;

transferring the consumer profile information from the host server to a central data repository for storage in a plurality of information accounts associated with a plurality of different consumers, logically associated with a plurality of exchanges each information account associated with at least one exchange, wherein an exchange comprises a group of one or more servers that are authorized and configured to accept the consumer profile information from a particular information account at the request of a consumer;

receiving requests from the exchanges at the host server for consumer profile information in specific information accounts; and

responding to said requests by retrieving some or all of the consumer profile information from said central data repository and conveying some or all of the consumer profile information to the requesting exchange, provided that the information account storing the consumer profile information is associated with the requesting exchange.

2. (Canceled)

3. (Previously Presented) The method of claim 1, wherein said central data repository further comprises, for each information account, an identification of an originating vendor or entity, said method further comprising the step of:

maintaining a transaction log recording utilization of each information account to allow for compensation to the information account's originating vendor or entity.

4. (Original) The method of claim 1, wherein said requests are initiated from activity at user computers in communication with the exchanges over the distributed network.

5. (Previously Presented) A computer memory having stored thereon computer-executable instructions for causing one or more processors to perform the acts of:

receiving consumer profile information over a distributed network at a host server; transferring the consumer profile information from the host server to a central data repository for storage in a plurality of information accounts associated with a plurality of different consumers, logically associated with a plurality of exchanges, each information account associated with at least one exchange, wherein an exchange comprises a group of one or more servers that are authorized and configured to accept the consumer profile information from a particular information account at the request of a consumer;

receiving requests at the host server from the exchanges for consumer profile information in specific information accounts; and

responding to said requests by retrieving some or all of the consumer profile information from said central data repository and conveying some or all of the consumer profile information to the requesting exchange, provided that the information account storing the consumer profile information is associated with the requesting exchange.

6. (Canceled)

7. (Previously Presented) The computer memory of claim 5, wherein said central data repository further comprises, for each information account, an identification of an originating vendor or entity, and wherein said computer executable instructions cause the one or more processors to perform the further act of:

maintaining a transaction log recording utilization of each information account to allow for compensation to the information account's originating vendor or entity.

8. (Previously Presented) The computer memory of claim 5, wherein said requests are initiated from activity at user computers in communication with the exchanges over the distributed network.

9. (Previously Presented) A system for managing information, comprising:

a central data repository accessible over a distributed network for storing consumer profile information, said central data repository comprising a plurality of information accounts associated with a plurality of different consumers, logically associated with a plurality of exchanges, each information account associated with at least one exchange, wherein an exchange comprises a group of one or more servers that are authorized and configured to accept the information from a particular information account at the request of a consumer; and

a host server in communication with the distributed network, said host server receiving requests from the said exchanges for consumer profile information in specific information accounts, and responding to said requests by retrieving some or all of the consumer profile information from said central data repository and conveying some or all of the consumer profile

information to the requesting exchange, provided that the information account storing the consumer profile information is associated with the requesting exchange.

10. (Canceled)

11. (Previously Presented) The system of claim 9, wherein said central data repository further comprises, for each information account, an identification of an originating vendor or entity, and wherein said host server maintains a transaction log recording utilization of each information account to allow for compensation to the information account's originating vendor or entity.

12. (Original) The system of claim 9, wherein said requests are initiated from activity at user computers in communication with the exchanges over the distributed network.

13. (Previously Presented) A computer-implemented method, comprising the steps of:

receiving consumer profile information relating to a plurality of different consumers at a host server and transferring the consumer profile information from the host server to a central data repository for storage in a plurality of information accounts, associated with a plurality of different consumers, collectively associated with a plurality of exchanges, each of said exchanges comprising a logical grouping of one or more servers communicating with user devices over a distributed network, and each information account being associated with at least one of said exchanges, wherein the one or more servers are authorized and configured to accept

the consumer profile information from a particular information account at the request of a consumer;

receiving requests from the servers in said exchanges for consumer profile information in specific information accounts; and

responding to said requests by retrieving some or all of the consumer profile information from said central data repository and conveying some or all of the consumer profile information to a server within the requesting exchange, provided that the information account storing the consumer profile information is associated with the requesting exchange.

14 - 62. (Canceled)

63. (Previously Presented) A system comprising:

a central data repository operable for receiving consumer information elements from a host server and storing a plurality of branded information accounts, relating to a plurality of different consumers, each branded information account comprising a plurality of said consumer information elements, stored in a tagged data format, associated with a consumer and an identification of a sponsor of the branded information account;

the host server configured for managing communications between the central data repository and network devices across a distributed network, the network devices comprising at least one client device and at least one vendor server, said client device executing a browser for interacting with a web page file hosted by said vendor server, wherein the vendor server is a member of an exchange comprising a logical grouping of servers authorized to interact with one or more of the branded information accounts; and

wherein said host server is further configured to retrieve selected consumer information elements from the central data repository in response to requests from the network devices, and to transmit the selected consumer information elements across the distributed network for use by the requesting network devices.

64. (Original) The system of claim 63, wherein the sponsor of the branded information account comprises a vendor or entity that facilitated creation of the branded information account by the consumer.

65. (Original) The system of claim 63, wherein the host server receives consumer authentication information along with the requests for selected consumer information elements; and wherein the host server is further configured to access the branded information account to authenticate the consumer based on the authentication information prior to releasing the stored consumer information elements to the requesting network device

66. (Original) The system of claim 63, wherein the client device sends a request to the host server for retrieval of selected consumer information elements from the central data repository; and

wherein the host server is further configured to receive an exchange identifier for identifying the exchange and to authenticate the exchange identifier to ensure that the exchange is authorized to interact with the branded information account prior to releasing the selected consumer information elements to the client device.

67. (Previously Presented) The system claim 63, wherein the vendor server sends a request to the host server for retrieval of a selected consumer information elements from the central data repository; and

wherein the host server is further configured to submit an exchange identifier for identifying the exchange and to authenticate the exchange identifier to ensure that the exchange is authorized to interact with the branded information account prior to releasing the consumer information elements to the vendor server.

68. (Original) The system of claim 67, wherein the branded information account is valid only within the exchange and not within any other exchanges.

69. (Original) The system of claim 67, wherein the branded information account is valid within the exchange and within at least one other exchange.

70. (Original) The system of claim 63, wherein the network device uses the selected consumer information to complete a transaction;

wherein the host server stores a transaction log associating the transaction with an originating vendor credited with facilitating origination of the branded information account and a transacting vendor credited with using the branded information account to complete the transaction, so that any revenue received in connection with the transaction may be shared with the originating vendor and the transacting vendor according to a revenue sharing model.

71. (Original) The system of claim 70, wherein the revenue sharing model specifies that the revenue shared with the originating vendor or the transacting vendor comprises a specified percentage of the revenue received in connection with the transaction.

72. (Canceled)

EVIDENCE APPENDIX

Not applicable.

RELATED PROCEEDINGS APPENDIX

Not applicable.